



## **Need health coverage? The Health Insurance Marketplace is the place for you.**

Having trouble finding health insurance that fits your needs and your budget? Look no further than the Health Insurance Marketplace. All plans in the Marketplace cover essential health benefits, pre-existing conditions, and more.

To find the latest, most accurate, information about the Marketplace visit [HealthCare.gov](http://HealthCare.gov). At this website, you can learn how the Marketplace works, who can apply for insurance, how to get insurance, how to lower your costs, and more. When you're ready to apply and enroll in a health plan, [HealthCare.gov](http://HealthCare.gov) is the place for that, too!

No matter where you live, you may be able to buy insurance from private health plans that cover a comprehensive set of benefits, including doctor visits, hospital stays, preventive care, and prescriptions. And plans in the Marketplace must treat you fairly—they can't deny you coverage because of a pre-existing condition. With a single application, you'll also find out if you qualify for Medicaid or the Children's Health Insurance Program, or savings you can use right away to lower your health insurance premiums.

Getting covered is especially important for the Hispanic community. Hispanic Americans represent one third of the nation's uninsured, and often have higher rates of serious disease. Hispanic women are twice as likely to get cervical cancer as non-Hispanic white women, and Hispanic Americans are nearly twice as likely to have diabetes as non-Hispanic whites of similar age. Hispanics also use prenatal and preventive services at lower rates than non-Hispanic whites.

**Marketplace open enrollment period begins November 15, 2014. Enroll by December 15, 2014, for coverage effective January 1, 2015.** Open enrollment ends February 15, 2015. [HealthCare.gov](http://HealthCare.gov) is your best source of information about the Marketplace. You can read important information, print checklists, and watch videos to help you apply and enroll.

## **Want help or need more information?**

If you have questions about what the Health Insurance Marketplace offers, visit [HealthCare.gov](http://HealthCare.gov) or call the Marketplace Call Center toll-free at 1-800-318-2596, to speak with a trained customer service representative. TTY users should call 1-855-889-4325. Tell the customer service representative if you need help in a language other than English. You can also visit [Localhelp.healthcare.gov](http://Localhelp.healthcare.gov) to find help in your areas.